Case 20-13502-JKS Doc 11 Filed 03/05/20 Entered 03/06/20 00:36:00 Desc Imaged Certificate of Notice Page 1 of 4

Information to id	entify the case:	•		
Debtor 1:	Ryan A McIndoe	Social Security number or ITIN:	xxx-xx-4188	
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	Gina M McIndoe	Social Security number or ITIN:	xxx-xx-0463	
	First Name Middle Name Last Name	EIN:		
United States Bankruptcy Court: District of New Jersey		Date case filed for chapter:	13	2/29/20
Case number:	20-13502-JKS			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have the required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
Debtor's full name	Ryan A McIndoe	Gina M McIndoe
All other names used in the last 8 years		
Address	26 Terrace Ave. Rochelle Park, NJ 07662	26 Terrace Ave. Rochelle Park, NJ 07662
Debtor's attorney Name and address	Marc G. Alster Two University Plaza Suite 311 Hackensack, NJ 07601	Contact phone (201) 883–1190 Email: malster@alsterlaw.com
Bankruptcy trustee Name and address	Marie–Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004	Contact phone 973–227–2840 www.magtrustee.com
Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. (800) 676–6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973–645–4764 Date: 3/3/20
	All other names used in the last 8 years Address Debtor's attorney Name and address Bankruptcy trustee Name and address Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	All other names used in the last 8 years Address 26 Terrace Ave. Rochelle Park, NJ 07662 Debtor's attorney Name and address Marc G. Alster Two University Plaza Suite 311 Hackensack, NJ 07601 Bankruptcy trustee Name and address Marie–Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004 Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: Www.pib.uscourts.gov

For more information, see page 2

Debtor Ryan A McIndoe and Gina M McIndoe

Case number 20-13502-JKS

Meeting of creditors March 31, 2020 at 09:00 AM Debtors must attend the meeting Location: to be questioned under oath. In a Office of the US Trustee, 1085 Raymond Blvd., joint case, both spouses must One Newark Center, Suite 1401, Newark, NJ The meeting may be continued or adjourned to a later attend. 07102-5504 date. If so, the date will be on the court docket. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 6/1/20 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 5/11/20 (except governmental units): Filing deadline: 180 days from date of order for relief. Deadline for governmental units to file a proof of 11 U.S.C. § 502(b)(9) Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim with consequences a lawyer can explain claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. **Deadline to object to exemptions:**The law permits debtors to keep certain property as exempt. If you Filing deadline: 30 days after the conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 5/14/20 at 08:30 AM , Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 9. Filing of plan Courtroom 3D, Newark, NJ 07102 If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have 10. Creditors with a foreign address any questions about your rights in this case. 11. Filing a chapter 13 Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if bankruptcy case the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline 13. Discharge of debts Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline. WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

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Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re: Ryan A McIndoe Gina M McIndoe Debtors Case No. 20-13502-JKS Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 2 Date Rcvd: Mar 03, 2020 Form ID: 309I Total Noticed: 36

	st class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on				
Mar 05, 2020. db/jdb	+Ryan A McIndoe, Gina M McIndoe, 26 Terrace Ave., Rochelle Park, NJ 07662-3715				
518745220	+Alastair & Caroline McIndoe, 101 Stone St, Maywood, NJ 07607-1237				
518741455	Discover Financial, c/o Pressler, Felt & Warshaw, LLP, 7 Entin Road,				
518741459	Parsippany, NJ 07054-5020 LVNV Funding/Resurgent Capital, C/o Resurgent Capital Services, Greenville, SC 29602				
518741460	+New York State Dept. of Taxation, P.O. Box 4122, Binghamton, NY 13902-4122				
518741461	+Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433				
518741462 518741463	+Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703 +SB One BAnk, P.O. Box 7128, Rochelle Park, NJ 07662-7128				
518741473	+Yamaha Financial Services, 6555 Katella Ave, Cypress, CA 90630-5101				
518741472	+Yamaha Financial Services, Attn: Bankruptcy, 6555 Katella Ave, Cypress, CA 90630-5101				
Notice by elec	Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.				
aty	E-mail/Text: malster@alsterlaw.com Mar 04 2020 00:18:47 Marc G. Alster,				
tr	Two University Plaza, Suite 311, Hackensack, NJ 07601 +E-mail/Text: BNC@magtrustee.com Mar 04 2020 00:21:02 Marie-Ann Greenberg,				
	Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550				
smg	E-mail/Text: usanj.njbankr@usdoj.gov Mar 04 2020 00:20:15 U.S. Attorney, 970 Broad St.,				
smg	Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 04 2020 00:20:11 United States Trustee,				
23	Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235				
518741445	+E-mail/Text: bankruptcycare@affinityfcu.com Mar 04 2020 00:19:44				
	Affinity Federal Credit Union, Attn: Bankruptcy, 73 Mountainview Boulevard,				
E107/11//7	Basking Ridge, NJ 07920-2332 EDI: BANKAMER.COM Mar 04 2020 04:33:00 Bank of America, Po Box 982238,				
518741447	EDI: BANKAMER.COM Mar 04 2020 04:33:00 Bank of America, Po Box 982238, El Paso, TX 79998				
518741446	+EDI: BANKAMER.COM Mar 04 2020 04:33:00 Bank of America, 4909 Savarese Circle,				
518741448	Fl1-908-01-50, Tampa, FL 33634-2413 +EDI: TSYS2.COM Mar 04 2020 04:38:00 Barclays Bank Delaware, Attn: Bankruptcy,				
518/41448	+EDI: TSYS2.COM Mar 04 2020 04:38:00 Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801				
518741449	+EDI: TSYS2.COM Mar 04 $\overline{2}$ 020 04:38:00 Barclays Bank Delaware, P.o. Box 8803,				
518741450	Wilmington, DE 19899-8803 +E-mail/PDF: MarletteBKNotifications@resurgent.com Mar 04 2020 00:22:18 Best Egg/sst,				
	Po Box 42912, Philadelphia, PA 19101-2912				
518741454	+E-mail/PDF: creditonebknotifications@resurgent.com Mar 04 2020 00:21:54 Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872				
518741453	+E-mail/PDF: creditonebknotifications@resurgent.com Mar 04 2020 00:22:32 Credit One Bank,				
518741456	Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873 EDI: DISCOVER.COM Mar 04 2020 04:38:00 Discover Financial, Attn: Bankruptcy Department,				
510,11150	Po Box 15316, Wilmington, DE 19850				
518741457	EDI: IRS.COM Mar 04 2020 04:38:00 IRS, ACS/CDP, P.O. Box 42346, Philadelphia, PA 19101-2346				
518741451	EDI: JPMORGANCHASE Mar 04 2020 04:38:00 Chase Card Services, Attn: Bankruptcy,				
518741452	Po Box 15298, Wilmington, DE 19850 EDI: JPMORGANCHASE Mar 04 2020 04:38:00 Chase Card Services, Po Box 15369,				
310/41432	Wilmington, DE 19850				
518741458	+E-mail/PDF: resurgentbknotifications@resurgent.com Mar 04 2020 00:23:20				
	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497				
518742519	+EDI: RMSC.COM Mar 04 2020 04:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,				
	PO Box 41021, Norfolk, VA 23541-1021				
518741464	+EDI: RMSC.COM Mar 04 2020 04:38:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064				
518741465	+EDI: RMSC.COM Mar 04 2020 04:38:00 Synchrony Bank/Care Credit, C/o Po Box 965036,				
F10F41466	Orlando, FL 32896-0001				
518741466	+EDI: RMSC.COM Mar 04 2020 04:38:00 Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060				
518741467	+EDI: RMSC.COM Mar 04 2020 04:38:00 Synchrony Bank/Gap, Po Box 965005,				
518741468	Orlando, FL 32896-5005 +EDI: RMSC.COM Mar 04 2020 04:38:00 Synchrony Bank/Lowes, Attn: Bankruptcy,				
	Po Box 965060, Orlando, FL 32896-5060				
518741469	+EDI: RMSC.COM Mar 04 2020 04:38:00 Synchrony Bank/Lowes, Po Box 956005,				
518741471	Orlando, FL 32896-0001 EDI: TDBANKNORTH.COM Mar 04 2020 04:38:00 TD Bank, 32 Chestnut Street,				
	Lewiston, ME 04240				
518741470	EDI: TDBANKNORTH.COM Mar 04 2020 04:38:00 TD Bank, Attn: Bankruptcy/TD Card Srvs, Po Box 84037, Columus, GA 31908				
	TOTAL: 26				

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 1, 2020 at the address(es) listed below:

Marc G. Alster on behalf of Joint Debtor Gina M McIndoe malster@alsterlaw.com, r59840@notify.bestcase.com

Marc G. Alster on behalf of Debtor Ryan A McIndoe malster@alsterlaw.com, r59840@notify.bestcase.com

Marie-Ann Greenberg magecf@magtrustee.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4